(Official Fori		/02)		· · · · · · · · · · · ·	11 - 1 -	- BI -	- 1 -						
FORM B1		hern		ited S		es Bankru strict of <u>C</u>	-	-	T 			Vol	untary Petition
Name of De	ebtor (if i	ndividual, e	enter Last, I	First, Mic	ddle):		1	Name of Jo	oint D	ebtor (Spous	e) (Last, F	irst, Mi	ddle):
Riley, Jus	stin												
All Other Na		ed by the C	ehtor in the	e last 6 v	ears			All Other N	lames	used by the	Joint Deh	tor in th	ne last 6 years
(include married, maiden, and trade names):										, maiden, and			ic last o years
Soc. Sec./Ta	ax I.D. N	lo. (if more	than one,	state all)	:			Soc. Sec./7	Tax I.I	D. No. (if mo	re than on	e, state	all):
279-88-18							_						
Street Address 45 West S		ebtor (No. a	& Street, Ci	ity, State	& Zip	Code):		Street Addı	ress c	of Joint Debto	or (No. & S	Street, C	City, State & Zip Code):
Berea, Oh		017											
County of R			ala a a.a				- 1	•		ence or of the	е		
Principal Pla			-							of Business			
Mailing Address of Debtor (if different from street address):  Same as above  Mailing Address of Joint Debtor (if different from street address):							m street address):						
	Location of Principal Assets of Business Debtor (If different from addresses listed above):												
imm	otor has nediately	been domi	ciled or has the date o	f this pet	ition o	nce, principal p r for a longer affiliate, gene	part of	such 180	days	than in any o	ther Distric	ct.	or 180 days
	T	ype of Deb	otor (Check	all boxe	s that	apply)							
☑ Individu	ual(s)			☐ Railr	road			C	Chapt	er or section	n of Bank	ruptcy	Code Under Which
☐ Corpora	ation			☐ Stoc	kbrok	er				the Petition	n is Filed	(Checl	k one box)
☐ Partners	ship			☐ Com	nmodit	y Broker			pter 7	c	hapter 11		☐ Chapter 13
☐ Other								☐ Chap	oter 9	□с	hapter 12		
		Nature o	of Debts (C	heck one	e box)			☐ Sec.	304 -	Case ancilla	ry to foreig	gn proc	eeding
	ner/Non-	Business		☐ Busir	ness					Fili	ng Fee (C	heck or	ne box)
(	Chapter	11 Small	Business (	(Check a	ıll boxe	es that apply)		☐ Full F	Filing	fee attached			
□ De	ebtor is a	a small bus	siness as de	efined in	11 U.	S.C. § 101		☐ Filing	g Fee	to be paid in	installmer	nts (App	plicable to individ-
□ De	ebtor is a	and elects	to be consi	dered a	small l	business unde	er	u	uals o	nly) Must atta	ach signed	d applica	ation for the court's
11	1 U.S.C.	§ 1121(e)	(Optional)					C	consic	leration certif	ying that t	he debt	tor is unable to pay
								f	ee ex	cept in instal			6(b). See Off Form 3.
Statistical/											THIS SF	PACE IS	FOR COURT USE ONLY
_						ribution to uns							
		•	•		•	excluded and			xpens	es	0		
-	paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-Over												
Estimated	Assets												
		\$100,001 to	\$500,001 to	\$1,000,0	001 to	\$10,000,001 to	\$50.0	000,001 to	Mor	e than	0		
		\$500,000	\$1 million	\$10 milli		\$50 million		million		0 million			
							_						
Estimated	Debts					·							
\$0 to \$5	60,001 to	\$100,001 to	\$500,001 to	\$1,000,0	001 to	\$10,000,001 to	\$50,0	000,001 to	Mor	e than			
\$50,000 \$1	00,000	\$500,000	\$1 million	\$10 millio	on	\$50 million	\$100	million	\$10	0 million			
X		П					ı	٦			I		

(Official Form 1) (12/02)	1	FORM B1, Page 2				
Voluntary Petition	Name of Debtor(s):					
(This page must be completed and filed in every case.)	Riley, Justin st,6 Years (If more than one, attach, additional sheet)					
Location Prior Bankruptcy Case Filed Within Las	St <b>6 Years</b> (If more than one, attach Case Number:	l additional sneet)    Date Filed:				
Where Filed: N/A	Case Number.	Date Filed.				
Pending Bankruptcy Case Filed by any Spouse, Partner or A	Affiliate of this Debtor (If more th	I nan one attach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
N/A						
District:	Relationship:	Judge:				
Sig	natures					
Signature(s) of Debtor(s) (Individual/Joint)	Exhi	bit A				
I declare under penalty of perjury that the information provided in		s required to file periodic reports				
this petition is true and correct.		ith the Securities and Exchange				
[If petitioner is an individual whose debts are primarily consumer		ction 13 or 15(d) of the Securities				
debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United	Exchange Act of 1934 and is	s requesting relief under chap. 11)				
States Code, understand the relief available under each such	☑ Exhibit A is attached and ma	ade a part of this petition				
chapter, and choose to proceed under chapter 7.	Exhibit A is attached and the	ade a part of this petition.				
I request relief in accordance with the chapter of title 11, United	Exhi	bit B				
States Code, specified in this petition.		debtor is an individual				
•	whose debts are prin	narily consumer debts)				
X s/Justin Riley 279-88-1857	I, the attorney for the petitioner r	named in the foregoing petition,				
Signature of Debtor	declare that I have informed the					
V	proceed under chapter 7, 11, 12					
X	and have explained the relief ava	ailable under each such chapter.				
Signature of Joint Debtor						
	x					
Telephone Number (If not represented by attorney)	Signature of Attorney for Del	btor(s) Date				
Totophone Humber (in not represented by atterney)	Signature of Attention for Both	Die Con Date				
Date						
Signature of Attorney	Exhi	bit C				
	Does the debtor own or have po					
X	poses a threat of imminent and i	dentifiable harm to public health				
Signature of Attorney for Debtor(s)	or safety?					
<u>Dean Boland</u> Printed Name of Attorney for Debtor(s)	☐ Yes, and Exhibit C is attached a  ☒ No	and made a part of this petition.				
18123 Sloane Ave Lakewood, OH 44107	Signature of Non-Attor	nev Petition Preparer				
Firm Name	I certify that I am a bankruptcy p					
		this document for compensation,				
Address	and that I have provided the deb	tor with a copy of this document				
040 500 0074	<u> </u>					
216-529-9371	Printed Name of Bankruptcy F	Petition Preparer				
Telephone Number	Social Security Number					
Date	Social Security Number					
Signature of Debtor (Corporation/Partnership)	Address					
	1					
I declare under penalty of perjury that the information provided in						
this petition is true and correct, and that I have been authorized to	Names and Social Security nu					
file this petition on behalf of the debtor.	who prepared or assisted in pr	reparing this document:				
The debtor requests relief in accordance with the chapter of title						
11, United States Code, specified in this petition.	16 11					
	If more than one person prepa					
	each person.	o the appropriate official form for				
X	each person.					
X Signature of Authorized Individual	l x					
- 3	Signature of Bankruptcy Petition	on Preparer				
Printed Name of Authorized Individual		r				
	Date					
Title of Authorized Individual	A bankruptcy petition preparer's					
		l Rules of Bankr. Procedure may				
Date	result in fines or imprisonment or	r both 11 USC 110; 18 USC 156.				

# UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF OHIO

Exhibit "A" to Voluntary Petition  In yof the debtor's securities are registered under Section 12 of the Securities number is  The following financial data is the latest available information and refers to the stall assets  It al assets \$ It al debts (including debts listed in 2.c., below) \$  Solution by the Securities are registered under Section 12 of the Securities number is	hapter <u>7</u> es Exchanç debtor's co	
Exhibit "A" to Voluntary Petition  Inny of the debtor's securities are registered under Section 12 of the Securities number is  The following financial data is the latest available information and refers to the stall assets  It all assets  It all debts (including debts listed in 2.c., below)  Stall debts (including debts listed in 2.c., below)	es Exchanç debtor's co	ge Act of 1934, the ondition 7,005.00 39,512.87  Approximate number of
any of the debtor's securities are registered under Section 12 of the Securities number is  e following financial data is the latest available information and refers to the stal assets \$  tal debts (including debts listed in 2.c., below) \$  bt securities held by more than 500 holders.  cured unsecured subordinated \$  cured subordinated	debtor's co	7,005.00  39,512.87  Approximate number of
e following financial data is the latest available information and refers to the tal assets  tal assets  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)	debtor's co	7,005.00  39,512.87  Approximate number of
e following financial data is the latest available information and refers to the tal assets  tal assets  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)  \$ tal debts (including debts listed in 2.c., below)	debtor's co	7,005.00  39,512.87  Approximate number of
tal assets \$  tal debts (including debts listed in 2.c., below) \$  bt securities held by more than 500 holders.  cured □ unsecured □ subordinated □ \$  cured □ unsecured □ subordinated □ \$	0.00	7,005.00 39,512.87  Approximate number of
tal assets \$ tal debts (including debts listed in 2.c., below) \$  bt securities held by more than 500 holders.  cured □ unsecured □ subordinated □ \$  cured □ unsecured □ subordinated □ \$	0.00	39, 512 . 87  Approximate number of
tal debts (including debts listed in 2.c., below) \$  bt securities held by more than 500 holders.  cured □ unsecured □ subordinated □ \$  cured □ unsecured □ subordinated □ \$	0.00	39, 512 . 87  Approximate number of
bt securities held by more than 500 holders.  cured □ unsecured □ subordinated □ \$  cured □ unsecured □ subordinated □ \$	0.00	Approximate number of
cured  unsecured  subordinated   sured  unsecured  subordinated   \$		number of
cured  unsecured  subordinated   sured  unsecured  subordinated   \$		
cured  unsecured  subordinated  \$		
	0.00	
ured □ unsecured □ subordinated □ \$		
	0.00	
cured  unsecured  subordinated  \$	0.00	
cured  unsecured  subordinated  \$	0.00	
mber of shares of preferred stock		
mber of shares common stock		. ———
mments, if any:		
ef description of debtor's business:		
· ————————————————————————————————————		
t the names of any person who directly or indirectly owns, controls, or holds, the voting securities of debtor:	, with powe	er to vote, 5% or

# UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF OHIO

In re Riley, Justin ,	
Debtor	Case No.
	Chapter 7
Exhibit "C" to Volu	untary Petition
Identify and briefly describe all real or personal propersor of the debtor's knowledge, poses or is alleged to pose a the safety (attach additional sheets if necessary):	
With respect to each parcel of real property or item on nature and location of the dangerous condition, whether enviror threat of imminent and identifiable harm to the public health or second control or se	

#### **FORMS 6. SCHEDULES**

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

# UNITED STATES BANKRUPTCY COURT Northern District of OHIO

In re Riley, Justin	,	Case No.	
Debtor			(If known)

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	1		<del></del>		 AMOUNTS SCHEDU	LED
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$	0.00		
B - Personal Property	Yes	3	\$	7,005.00		
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1			\$ 15,243.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2			\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 24,269.87	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$ 2,570.00
J - Current Expenditures of Individual Debtor(s)	Yes	1				\$ 3,000.00
Total Number of of ALL Scheo		16				
	Total As	sets <b>→</b>	\$	7,005.00		
			-	Total Liabilities →	\$ 39,512.87	

<b>FORM</b>	B6A
(6/90)	

In re Riley, Justin	,	Case No	
Debtor		(If known	wn)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W'," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tota			

0 continuation sheets attached

<b>FORM</b>	B6B
(10/89)	

In re Riley, Justin	,	Case No.	
Debtor		(If known)	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand.	Н	60.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.			J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord	J	850.00
Household goods and furnishings, including audio, video, and computer equipment.		Household goods.		300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				200.00
6. Wearing apparel.		Wearing apparel.		150.00
7. Furs and jewelry.		Miscellaneous Jewelry		200.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x	Life insurance.		
10. Annuities. Itemize and name each issuer.				3,045.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
12. Stock and interests in incorporated and	X		<u> </u>	

2 continuation sheets attached

In re Riley, Justin	,	Case No	
Debtor			(If known)

### **SCHEDULE B - PERSONAL PROPERTY - CONTINUATION PAGE**

I		1	ı	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
unincorporated businesses. Itemize.				
13. Interests in partnerships or joint ventures. Itemize.	×			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X	Tax refund.		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		5 5	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X	Personal Injury claim not including pain and suffering.		
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	Х			
23. Automobiles, trucks, trailers, and other vehicles.		Motor vehicle.		2,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	Х			
		Total \$		i

Sheet no. 1 of 2 continuation sheets

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Riley, Justin	,	Case No.	
Dahtan	<del>-</del>	· · · · · · · · · · · · · · · · · · ·	If Irm arriso)

### SCHEDULE B - PERSONAL PROPERTY - CONTINUATION PAGE

		1		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	х	Tools of trade.		
28. Inventory.	x			
29. Animals.	×			
30. Crops-growing or harvested. Give particulars.	×			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	x			
and any notice normal.				
	<u> </u>	Total \$	_	7,005.00
Shoot no 2 of 2 continuation shoots		τοιαι φ		1

Sheet no. 2 of 2 continuation sheets

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

<b>FORM</b>	B6C
(6/90)	

(0,00)			
In re Riley, Justin	.,	Case No.	
Debtor		(If known)	

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to value (Check one box)	which debtor is entitled under:
11 U.S.C. § 522(b)(1): 11 U.S.C. § 522(b)(2):	Exemption provided in 11 U.S.C. § 522(d). <b>Note: These exemptions are available only in certain states.</b> Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand.	R.C. 2329.66(A)(4)(a)	60.00	60.00

0 continuation sheets attached

(6/90)				
In re Riley, Justin		,	Case No.	
· · · · ·	Debtor			(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "CODEBTOR," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "H, W, J, or C."

If the claim is contingent, place an "X" in the column labeled "CONTING." If the claim is unliquidated, place an "X" in the column labeled "UNLIQ." If the claim is disputed, place an "X" in the column labeled "DISPUTED." (You may need to place an "X" in more than one of these three columns.)

Report in total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G	U Z L - Q	$D - \emptyset P \cup H \cup D$	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 607209082131 CitiFinancial P.O. Box 360606 Strongsville, OH 44136	x		3/2001 secured loan, incurred by myself and Nicole Riley  VALUE \$ 2,000.00				4,243.00	4,243.00
ACCOUNT NO. 0001127122 Irwin Home Equity P.O. Box 5029 San Ramon, CA 94583			Credit Line, Secured 3/2001				11,000.00	11,000.00
ACCOUNT NO.			VALUE \$					
continuation sheets attached			VALUE \$ (Total of the control of the	of this	otal =	e) •	\$ 15,243.00 \$ 15,243.00	

Form B6E (Rev. 4/01)	
In re Riley, Justin , Debtor	Case No(If known)
SCHEDULE E - CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by typunsecured claims entitled to priority should be listed in this schedule. In the address, including zip code, and account number, if any, of all entities holding date of the filing of the petition.	· · · · · · · · · · · · · · · · · · ·
If any entity other than a spouse in a joint case may be jointly liable of entity on the appropriate schedule of creditors, and complete Schedule H-Code or the marital community may be liable on each claim by placing an "H," "W," ".	
If the claim is contingent, place an "X" in the column labeled "CON" "UNLIQ." If the claim is disputed, place an "X" in the column labeled "DISPU columns.)	NTING." If the claim is unliquidated, place an "X" in the column labeled ITED." (You may need to place an "X" in more than one of these three
Report the total of claims listed on each sheet in the box labeled Schedule E in the box labeled "Total" on the last sheet of the completed schedule	"Subtotal" on each sheet. Report the total of all claims listed on this ule. Repeat this total also on the Summary of Schedules.
☑ Check this box if debtor has no creditors holding unsecured priority claims	to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if cla	ims in that category are listed on the attached sheets)
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).	affairs after the commencement of the case but before the earlier of the
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sindependent sales representatives up to \$4,650* per person earned within severance of business, whichever occurred first, to the extent provided in 11 U.S.	90 days immediately preceding the filing of the original petition, or the
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 18 cessation of business, whichever occurred first, to the extent provided in 11 U.S.	
☐ Certain farmers and fishermen	

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 $\square$  Deposits by individuals

In re <u>Riley, Justin</u> Debtor	, Case No(if known)
☐ Alimony, Maintenance, or Support	
Claims of a spouse, former spouse, or child of the debtor for alimony, m	naintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local of	governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Instit	tution
Claims based on commitments to the FDIC, RTC, Director of the Office of the Federal Reserve System, or their predecessors or successors, to main	e of Thrift Supervision, Comptroller of the Currency, or Board of Governors ntain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
* Amounts are subject to adjustment on April 1, 2004, and every three yeadjustment.	ears thereafter with respect to cases commenced on or after the date of
0_ continuation s	heets attached

FORM B6F (Official Form 6F)(9/97)	
In re Riley, Justin ,	Case No.
Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "CONTING." If the claim is unliquidated, place an "X" in the column labeled "UNLIQ." If the claim is disputed, place an "X" in the column labeled "DISPUTED." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on theSummary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B	H W J or C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I	U N L Q	D I S P U	AMOUNT OF CLAIM
	O R			G		E D	
ACCOUNT NO. 65170800516217  Beneficial P.O. Box 10640  Virginia Beach, VA 23450			Installment Account incurred 4/2002				2,003.00
ACCOUNT NO. 5348190000309459 Best Buy/Bank One GE Capital Cons. Card Co P.O. Box 9001557 Louisville, KY			Credit Card 11-1995				1,118.00
ACCOUNT NO. 47912415 Capital One Bank P.O. Box 30285 Salt Lake City, UT 84130			Credit Card incurred 5/2003				1,107.00
3 continuation sheets attached	1	ı——	1		ototal Total		\$ 4,228.00 \$

<b>FORM</b>	B6F-Cont.
(10/89)	

n re Riley, Justin		,	Case No.	
	Ochtor	<del>_</del>	·	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_		_	_	_	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B	H W J or C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I	U N L I Q	D I S P U T	AMOUNT OF CLAIM
ACCOUNT NO. 5369933260384413 Chase/ Shell P.O. Box 15583 Wilmington, DE 19886	O R		Credit Card 11/1999	G		E D	2,896.00
ACCOUNT NO. 54241801			Credit Card 8/2001				
100 Citibank Dr P.O. Box 769004 San Antonio, TX 78245			6/2001				2,815.00
ACCOUNT NO. 143565450026 Columbia Gas of Ohio P.O. Box 9001847 Louisville, KY 40290			Utilities 5/2002				664.00
ACCOUNT NO. 1523003150437051 FNANB Circuit City P.O. Box 42364 Richmond, VA 23242			Credit Card 10/1995				926.00
ACCOUNT NO. AVN114FJ67 Ford Motor Credit P.O. Box 17948 Greenville, SC 29606	x		Auto Loan 1/1996				9,273.00
I—————————————————————————————————————			I—————————————————————————————————————	of this	DTAL	e) <b>→</b>	\$ 16,574.00 \$

FORM	B6F-Cont.
(10/89)	

In re Riley, Justin	,	Case No.	
Deb	tor	(If k	nown)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

0	Н	DATE CLAIM WAS INCLIDED	C	U	D I	
E B T	J or C	AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO  SETOFF, SO STATE.	T I N	L I Q	P U T	AMOUNT OF CLAIM
0 <u>R</u>			G	ļ	Е <u>D</u>	
		Credit Card 7/2002				588.00
				0		
		3/2002				440.00
		Credit Card incurred 6/2001				1,142.00
		Credit Card Incurred 4/2001				
						1,297.87
 ed to	Sche	edule of (Total o				\$ 3,467.87
		·	TC	DTAL	<b>→</b>	\$
	O D E B T O R	O H W J or C O R O N O N O N O N O N O N O N O N O N	O H W DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Credit Card 7/2002  Credit Card incurred 6/2001  Credit Card Incurred 4/2001	O H D W DATE CLAIM WAS INCURRED N T IF CLAIM IS SUBJECT TO I I SETOFF, SO STATE. N G G T Credit Card 7/2002	O H W DATE CLAIM WAS INCURRED N N N N N N N N N N N N N N N N N N N	O H W DATE CLAIM WAS INCURRED N N N S S AND CONSIDERATION FOR CLAIM.  E J AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO I I U U T G E E D D  Credit Card 7/2002  Credit Card incurred 6/2001  Credit Card Incurred 4/2001

FORM	B6F-Cont.
(10/89)	

In re Riley, Justin	,	Case No.	
Dobtor		(If know	n)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_		_	_	_	_
	С			С		D	
	0	Н		0	U	1	
CREDITOR'S NAME AND	D	w	DATE CLAIM WAS INCURRED	N	N	s	
MAILING ADDRESS	lΕ	J	AND CONSIDERATION FOR CLAIM.	Т	L	Р	AMOUNT
INCLUDING ZIP CODE	В	or	IF CLAIM IS SUBJECT TO	li.	ī	U	OF CLAIM
INOEGDING ZII GODE	T	C	SETOFF, SO STATE.	N.	Q	Т	OI OLANVI
•	1	٦	SETOFF, SO STATE.	1	١٩		
•	0	ŀ		G	ŀ	E	
	R	<del> </del>		ł	ł	D	
ACCOUNT NO.	-			l	l	l	
	1			l	l		
	1			l	l	l	
	l			l	l	l	
	1	1		1	l	1	
	1	1		1	İ		
ACCOUNT NO.	1			1			
ACCOUNT NO.	-1	ł		ł	ł	ŀ	
	1	ł			ŀ		
	1	ŀ		ŀ	ŀ		
	1	ļ.		l	l		
	1			l	l		
	1			l	l	l	
ACCOUNT NO.	_						
				l	l		
	1	1		1	1	1	
				İ	i	İ	
	1	i		i	i		
	1			ŀ	ŀ		
	1	ł			ŀ		
<u> </u>	-	l		l	l	l	
ACCOUNT NO.	-	ļ.		l	l		
	1			l	l		
	1			l	l		
	1						
	l			l	l	l	
	1	1		1	1	1	
ACCOUNT NO.							
	1			İ	İ	1	
	1	i		•	ŀ		
				ł	ł		
				l	l	l	
	.	<u> </u>		<u> </u>	<u> </u>	l	
					ototal		
Sheet no. 3 of 3 sheets attacl	ned to	Sche	edule of (Total o	of this	s pag	e)	\$
Creditors Holding Unsecured Nonpriority	/ Clair	ms		TC	TAL	<b>→</b>	
			(Use only on last page of the completed	d Sch	edule	e E.)	\$ 24,269.87
			, , , , , , , , , , , , , , , , , , , ,			,	ı—————————————————————————————————————

(10/89)			
In re Riley, Justin		, Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑Check this box if debtor has no executory contacts or unexpired leases.

D6C

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
continuation sheets attached	_[

B6H			
(6/90)			
In re Riley, Justin	,	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached

FORM	B6
(6/90)	

n re Riley, Justin	, Case No	
Debtor	 (if k	nown)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

ebtor's Marital tatus:	DEPENDENTS OF DEBTOR AND SPOUSE				
เสเนอ.	NAMES	INDENIO OF	AGE		ONSHIP
larried	Ellen Riley		27	Spouse	
ameu	Evan Riley		2	Son	
	Kyle Riley		11	Son	
	Michaela Riley		7	Daughte	ar
mployment	DEBTOR			SPOUSE	<u> </u>
<del>-</del>	onworker			01 0002	
ame of Employer Local Ur					
ow long employed 7 years	1011 11 11				
	23rd Street				
Clevelar	id, OH 44114				
Income: (Estimate of average	monthly income)		DEBTOR	SP	OUSE
Currently monthly gross wages	s, salary, and commissions				
(pro rate if not paid month	hly.)	\$	4,264.00	\$	0.00
Estimated monthly overtime		\$	0.00	\$	0.00
SUBTOTAL		<u>\$</u>	4,264.00	\$	0.00
LESS PAYROLL DEDUCTI	ONS				
a. Payroll taxes and social s	security	\$	1,064.00	\$	0.00
b. Insurance	•	\$	0.00	\$	0.00
c. Union dues		\$	30.00	\$	0.00
d. Other (Specify:	)	\$	600.00	\$	0.00
(cpcc).	,			, , , , , , , , , , , , , , , , , , ,	
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	1,694.00	\$	0.00
TOTAL NET MONTHLY TAKE	HOME PAY	\$	2,570.00	\$	0.00
Regular income from operation	n of business or profession or farm	\$	0.00	\$	0.00
(attach detailed statement)	•				
Income from real property		\$	0.00	\$	0.00
Interest and dividends		\$ \$	0.00	\$	0.00
	port payments payable to the debtor	Ψ	3.00	*	0.00
for the debtor's use or that of		\$	0.00	\$	0.00
Social security or other govern		Ψ	3.00	Ψ	0.00
	ווווכות מסטוסנמוונים	¢	0.00	¢	0 00
(Specify)		\$	0.00	\$	0.00
Pension or retirement income		\$ <u></u>	0.00	\$ <u></u>	0.00
Other monthly income		•	_	•	
(Specify)		\$	0.00	\$	0.00
		ı <u></u> \$	0.00	\$	0.00
TOTAL MONTHLY INCOME		\$	2,570.00	\$	0.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

Form	B6J
(6/90)	)

In re Riley, Justin	,	Case No.	
Debtor			(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made biveekly, quarterly, semi-annually, or annually to show monthly rate.

weekly,	quarterly, semi-annually, or a	nnually to show r	monthly rate.		
	Check this box if a joint peti labeled "Spouse."	tion is filed and o	debtor's spouse maintains a separate household. Co	omplete a separate sch	edule of expenditures
Rent or	home mortgage payment (inc	ude lot rented fo	or mobile home)	\$	850.00
Are real	estate taxes included?	Yes	No <u>X</u>		
Is prope	rty insurance included?	Yes	No <u>X</u>		
Utilities	Electric and heating fuel			\$	430.00
,	Nater and sewer			\$	0.00
-	Telephone			\$	40.00
	Other Computer line, cable tel	evision		\$	100.00
Home n	naintenance (repairs and upke	ep)		\$	0.00
Fo	od			\$	650.00
Clothing				\$	0.00
Laundry	and dry cleaning			\$	40.00
Medical	and dental expenses			\$	100.00
Transpo	rtation (not including payment	s)		\$	150.00
Recreat	ion, clubs and entertainment,	newspapers, ma	gazines, etc.	\$	40.00
Charital	ole contributions			\$	0.00
Insuran	ce (not deducted from wages of	or included in ho	me mortgage payments)		
I	Homeowner's or renter's			\$	0.00
I	_ife			\$	0.00
I	Health			\$	0.00
	Auto			\$	0.00
	Other			_ \$	0.00
Taxes (I	not deducted from wages or in	cluded in home	mortgage payments)	\$	0.00
` '	,	and 13 cases. do	o not list payments to be included in the plan)		
	Auto	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	\$	0.00
	Other			\$	0.00
	Other			\$	0.00
Alimony	, maintenance, and support pa	aid to others		\$	600.00
	ts for support of additional de		ng at your home	\$	0.00
Regular	expenses from operation of b	usiness, profess	ion, or far (attach detailed statement)	\$	0.00
Other _					0.00
TOTAL	MONTHLY EXPENSES (Repo	ort also on Sumr	nary of Schedules)	\$	3,000.00
-	HAPTER 12 AND 13 DEBTOR the information requested bel	-	ether plan payments are to be made bi-weekly, mor	nthly, annually, or at so	me other regular
	I projected monthly income			\$	0.00
	I projected monthly expenses			\$ <u></u>	0.00
	ess income (A minus B)			\$ \$	0.00
	I amount to be paid into plan	each		\$ <u></u>	0.00
			(interval)	<u></u>	3.00

(interval)

Debtor		(If known)
In re Riley, Justin	Case No.	
(12/94)		
Form Bo-Cont.		

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY I	BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing summary and sched and that they are true and correct to the best f my knowledge, information, and belief.	dules, consisting of 17 sheets, (Total shown on summary page plus 1.)
Date Signa	ature:
Date	Debtor
Date Signa	ature:
	(Joint Debtor, if any) [If joint case, both spouses must sign.]
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTC	Y PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I provided the debtor with a copy of this document.	repared this document for compensation, and that I have
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.
Address  Names and Social Security numbers of all other individuals who prepared or assisted in p	preparing this document:
If more than one person prepared this document, attach additional signed sheets conform	ning to the appropriate Official Form for each person.
X	
Signature of Bankruptcy Petition Preparer	Date
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Fe Imprisonment or both. 11 U.S.C. § 110; 11 U.S.C. § 156.	ederal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF	OF CORPORATION OR PARTNERSHIP
perjury that I have read the foregoing summary and schedules, consisting of 17	ership] named as debtor in this case, declare under penalty of
Date Signature:	
[Print o	r type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation must indicate position or re	elationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571

#### UNITED STATES BANKRUPTCY COURT

#### **Northern District of OHIO**

In re: Riley, Justin,		Case No.	
(Name)		(if known)	
Debtor			

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.

11 U.S.C. § 101.

#### 1. Income from employer or operation of business

None - □

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

Year to date income source: \$ 15000.00

Last calendar year income source: \$ 58000.00

Calendar year income (2 years ago) \$ 26000.00

source:

#### 2. Income other than from employment or operation of business

None - 区

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\_\_\_\_\_

#### 3a. Payments to creditors

None - ⊠

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

-

3b. -

None - ⊠

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DATES OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

DEBTOR

4a Suits and administrative proceedings, executions, garnishments and attachments

4a. Suits and administrative proceedings, executions, garnishments and attachments

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Marriage debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION 03CVH00216 Ford Motor Credit v.

Judgement/ civil case

Medina Municipal

Unknown

Riley, Justin

3CVF04001 Portfolio Recovery v.

Court Circuit Court

Riley, Justin

4b. -

None - ⊠

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

WHOSE BENEFIT

PROPERTY WAS SEIZED

#### 5. Repossessions, foreclosures and returns

None - ⊠

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Bank of America 475 Cross Point Pkwy P.O. Box 9000 Getzville, NY 14068 House - \$92000.00

6a. Assignments and receiverships

None - ⊠

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS ASSIGNEE DATE OF ASSIGNMENT

March 2003

TERMS OF ASSIGNMENT OR SETTLEMENT

\_\_\_\_\_\_

6b. -

None - ⊠

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF **COURT CASE** TITLE AND **NUMBER** 

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None - ⊠

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR

DATE OF **GIFT** 

**DESCRIPTION** AND VALUE OF

**GIFT** 

OR ORGANIZATION

IF ANY

#### 8. Losses

None - ⊠

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** AND VALUE OF **PROPERTY** 

**DESCRIBE CIRCUMSTANCES** AND, IF LOSS WAS COVER-ED IN WHOLE OR IN PART BY INSURANCE, GIVE

**PARTICULARS** 

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None - ⊠

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN **DEBTOR** 

AMOUNT OF MONEY OR DEPSCRIPTION AND VALUE OF **PROPERTY** 

10. Other transfers

None - ⊠

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

\_\_\_\_\_

#### 11. Closed financial accounts

None - ⊠

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL AMOUNT AND DATE OF SALE OR CLOSING

**BALANCE** 

\_\_\_\_\_

#### 12. Safe Deposit Boxes

None - ⊠

List each safe deposit or other box or depository in which the debtor has or held securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

IF ANY

DATE OF TRANSFER OR SURRENDER

\_\_\_\_\_\_\_

#### 13. Setoffs

None - ⊠

List all setoffs made by any creditor, including a bank, against a debt or deposit within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None - ⊠

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

**DESCRIPTION AND** OF OWNER VALUE OF

LOCATION OF **PROPERTY** 

**PROPERTY** 

#### 15. Prior address of debtor

None - ⊠

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

11168 Jaquay Rd Justin Riley September

Columbia Station, OH 44028 2001-Nov 2003

#### 16. Spouses and Former Spouses

None - ⊠

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17a. Environmental Information

None - ⊠

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statues or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL

DATE OF NOTICE

**ENVIRONMENTAL** 

I AW

**UNIT** 

17b. -

None - ⊠

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF NOTICE

**ENVIRONMENTAL** 

I AW

AND ADDRESS

OF GOVERNMENTAL **UNIT** 

17c. -

None - ⊠

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL

DOCKET NUMBER DISPOSITION

STATUS OR DISPOSITION

UNIT

18a. Nature location and name of business

None - ⊠

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, withing the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, withing the six years immediately preceding the commencement of this case.

NAME AND ADDRESS

TAXPAYER I.D. NUMBER NATURE OF BUSINESS

BEGINNING AND ENDING DATES

18b. -

None - ⊠

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

NAME AND ADDRESS

19a. Books, records and financial accounts

None - ⊠

The tollowing questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books or account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

\_\_\_\_\_\_

19b. -

None -  $\boxtimes$ 

List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

19c. -

None - ⊠

List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of debtor. If any of the books or account and records are not available, explain.						
NAME AND ADDRESS						
	editors and other parties, including mercally preceding the commencement of this c	ntile and trade agencies, to whom a financial statement was issued case by the debtor.				
NAME AND ADDRESS	DATE ISSUED					
20a. Inventories  None - ⊠  List the dates of the last two indular amount and basis of each		e of the person who supervised the taking of each inventory, and the				
DATE OF INVENTORY	INVENTORY SUPERVISOR INVENTORY	DOLLAR AMOUNT OF  (Specify cost, market or other basis)				
20b None - ⊠ List the name and address of the	ne person having possession of the recor	ds of each of the two inventories reported in a., above.				
DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RI	ECORDS				

21a. Current Partners, Officers, Directors and Shareholders

None - ⊠

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF

INTEREST

PERCENTAGE OF

INTEREST

21b. -None - ⊠ If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP 22a. Former partners, officers, directors and shareholders None - ⊠ If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. **ADDRESS** DATE OF WITHDRAWAL NAME 22b. -None - ⊠ If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. DATE OF TERMINATION NAME TITLE 23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS DATE AND AMOUNT OF MONEY
OF RECIPIENT PURPOSE OF OR DESCRIPTION
RELATIONSHIP WITHDRAWAL AND VALUE OF
TO DEBTOR PROPERTY

#### 24. Tax Consolidation Group

None - ⊠

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER I.D. NUMBER

#### 25. Pension Funds

None - ⊠

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER I.D. NUMBER

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Signature of Debtor Signature\_\_\_ of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date \_\_\_\_\_ Signature\_\_ Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] 17 continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571 CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. Signature of Bankruptcy Petition Preparer Date

[If completed by an individual or individual and spouse]

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF OHIO

In re Riley, Justin  Debtor	,	Case No				
			Cł	napter <u>7</u>		
CHAPTER 7 II	NDIVIDUAL DEB	EBTOR'S STATEMENT OF INTENTION				
1. I have filed a schedule of assets and liabilities which includes of		consumer debts secured by property of the estate.				
2. I intend to do the following with respect to	the property of the estate	estate which secures those consumer debts:				
a. Property to Be Surrendered.						
Description of Property		Creditor's name				
b. Property to Be Retained		[Check	any applicable :	statement.]		
Description of Property	Creditor's Name		Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Cash on hand.			X			
Date:						
	Si	gnature of Debtor	ſ			

# CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

Drinted or Typed Name of Bankryntov Datition Dranger	
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.
Address	
Name and Social Security Numbers of all other individuals who prepare	ed or assisted in preparing this document.
If more than one person prepared this document, attach additional sign	ned sheets conforming to the appropriate Official Form for each person.
in more than one person prepared this document, attach additional sig	
in more than one person prepared this document, attach additional sig	
X	

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMERS

The purpose of this notice is to a quaint you with the four chapters of the Federal Bankruptcy Code under which you may file a Bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seeks the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

#### **CHAPTER 7: LIQUIDATION**

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kids of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgment.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

#### CHAPTER 13: REPAYMENT OF ALL OR PART OF THE DEBTS OF AN INDIVIDUAL WITH REGULAR INCOME

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay
  them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar
  amounts set forth in the Bankruptcy Code.
- Under Chapter 13 you must file a plan with the court to repay you creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, certain kinds of taxes owed for less than three years, and long term obligations.

#### **CHAPTER 11: REORGANIZATION**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### **CHAPTER 12: FAMILY FARMER**

Chapter 12	2 is designed	to permit family	farmers to repar	y their debts	s over a pe	riod of time fr	om future earnir	ngs and is in	may ways
similar to a	a Chapter 13	B. The eligibility re	equirements are	restrictive,	limiting its	use to those	whose incomer	arises prima	arily from a
family owe	d farm.								

I/We, the debtor(s), affirm that I/we have read this notice. CASE NUMBER					
Date	Signature of Debtor	Signature of Joint (if any)			

# UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF OHIO

ln	re Riley, Justin ,	Case No.
	Debtor	
		Chapter <u>7</u>
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY FOR DEBTOR
1.	that compensation paid to me within one year before th	6(b), I certify that I am the attorney for the above-named debtor(s) and the filing of the petition in bankruptcy, or agreed to be paid to me, for ebtor(s) in contemplation of or in connection with the bankruptcy
	For legal services, I have agreed to accept	\$
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of the compensation paid to me was:  ☑Debtor ☐Other (specify)	
3.	The source of compensation to be paid to me is:  ☑Debtor ☐Other (specify)	
4.	☐ I have not agreed to share the above-disclosed of associates of my law firm.	compensation with any other person unless they are members and
		pensation with another person or persons who are not members or ent, together with a list of the names of the people sharing in the
5.	In return for the above-disclosed fee, I have agreed to r	render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>Analysis of the debtor's financial situation, and render bankruptcy;</li> </ul>	ering advice to the debtor in determining whether to file a petition in
	b. Preparation and filing of any petition, schedules, sta	
	<ul><li>c. Representation of the debtor at the meeting of credi</li><li>d. Representation of the debtor in adversary proceeding</li><li>e. [Other provisions as needed]</li></ul>	itors and confirmation hearing, and any adjourned hearings thereof; ngs and other contested bankruptcy matters;
6.	By agreement with the debtor(s), the above-disclosed for	ee does not include the following services:
$\vdash$	CEF	RTIFICATION
		ent of any agreement or arrangement for payment to me for
	Date	Signature of Attorney
		Name of law firm